

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gregory M. Sorce
Debtor

Case No. 13-06249-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CKovach
Form ID: 3180W

Page 1 of 1
Total Noticed: 16

Date Rcvd: Mar 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2019.

db +Gregory M. Sorce, 204 Maple Rd, Berwick, PA 18603-4216
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)
4443835 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
4418630 Dept. of Education, FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
4471765 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
4497772 +NATIONSTAR MORTGAGE, LLC, C/O Weinstein, Pinson, & Riley, P.S.,
2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132
4829790 +Nationstar Mortgage LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
4418634 +Ruth Sitler, a/k/a Ruth Hocker, 217 Greenland Drive, Lancaster, Pa 17602-3381
4418633 +Ruth Sitler, 22 N. Race Street, Middletown, Pa 17057-2238

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4418626 EDI: AMEREXPR.COM Mar 13 2019 23:13:00 American Express, PO Box 981535,
El Paso, TX 79998-1535
4473111 EDI: BECKLEE.COM Mar 13 2019 23:13:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4418627 +EDI: BANKAMER.COM Mar 13 2019 23:13:00 BAC Home Loan Servicing, 4161 Piedmont Parkway,
Greensboro, NC 27410-8175
4418628 +EDI: CAPITALONE.COM Mar 13 2019 23:13:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
4418629 +EDI: CITICORP.COM Mar 13 2019 23:13:00 Citibank, Customer Service, PO Box 6004,
Sioux Falls, SD 57117-6004
4468691 EDI: PRA.COM Mar 13 2019 23:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4418632 E-mail/Text: bankruptcynotices@psecu.com Mar 13 2019 19:11:25 PSECU, PO Box 67013,
Harrisburg, PA 17106-7013

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4418631* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, 350 Highland Drive,
Lewisville, TX 75067)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2019 at the address(es) listed below:

Chad J. Julius on behalf of Debtor 1 Gregory M. Sorce cjulius@ljacobsonlaw.com,
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC. bkgrou@kmlawgroup.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgrou@kmlawgroup.com
Kevin S Frankel on behalf of Creditor Nationstar Mortgage, LLC. pa-bk@logs.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Gregory M. Sorce**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-06249-HWV**

Social Security number or ITIN **xxx-xx-3004**

EIN ____-____-____

Social Security number or ITIN ____-____-____

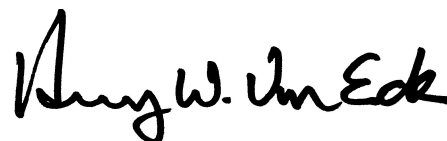
EIN ____-____-____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregory M. Sorce

March 13, 2019By the
court:Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: CKovach, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.